

In re:
James R. Duck, Jr.
Diane T. Duck
Debtors

Case No. 17-13897-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

Page 1 of 4

Date Rcvd: Sep 06, 2022

Form ID: 138OBJ

Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ James R. Duck, Jr., Diane T. Duck, 212 Neshaminy Road, Croydon, PA 19021-5428
13935286	++ ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961 address filed with court:, Navient Solutions, LLC on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes, Barre, PA 18773-9430
13929255	+ American Heritage Fe, 3110 Grant Ave, Philadelphia, PA 19114-2542
14567300	+ Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054 PABKR@brockandscott.com 08054-1218
13929257	+ Bucks County Court of Common Pleas, 100 N Main #2, Doylestown, PA 18901-3711
13939104	+++ Bucks County Tax Claim Bureau, c/o BARBARA R. MERLIE, Rudolph Clarke, LLC, Seven Neshaminy Interplex, Suite 200, Trevoze, PA 19053-6974
13938639	+ Bucks County Tax Claim Bureau, 55 E. Court Street, Doylestown, PA 18901-4318
13929258	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court:, Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St, Woodland Hills, CA 91367
14029603	+ Citibank, N.A., as trustee for CMLTI Asset Trust, Fay Servicing, LLC, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357
13929263	+ Keystone Collection Group, Bristol Township, 1243 Easton Road Suite 101, Warrington, PA 18976-3801
13929270	+ TD Bank, PO Box 16027, Lewiston, ME 04243-9513
14005078	+ U.S. ROF IV Legal Title Trust 15-00001., by US Bank National Assoc as Trustee, c/o REBECCA ANN SOLARZ, 710 Market Street, Suite 5000, Philadelphia, PA 19106-2312
13999239	+ U.S. ROF IV Legal Title Trust 2015-1., Fay Servicing, LLC, 3000 Kellway Drive, Suite 150, Carrollton, TX 75006-3357
13929273	+ Us Dept Ed, Ecmc/Bankruptcy, Po Box 16408, St Paul, MN 55116-0408
13929275	+ Usa Funds/sallie Mae Servicing, Cbe Group, Po Box 900, Waterloo, IA 50704-0900
14567808	+ Wells Fargo Bank, N.A., c/o Andrew Spivack, Esq., 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
13929278	+ Wells Fargo Home Equ, Po Box 31557, Billings, MT 59107-1557
14713666	Wilmington Savings Fund Society, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 07 2022 04:06:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 07 2022 04:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14126035	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Sep 07 2022 04:06:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
13935836	Email/Text: ally@ebn.phinsolutions.com	Sep 07 2022 04:06:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
13929254	+ Email/Text: ally@ebn.phinsolutions.com	Sep 07 2022 04:06:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
13929256	+ Email/Text: creditcardbkcorrespondence@bofa.com	Sep 07 2022 04:06:00	Bank Of America, Nc4-105-03-14, Po Box 26012,

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Sep 06, 2022

Form ID: 138OBJ

Total Noticed: 50

			Greensboro, NC 27420-6012
13929259	+ Email/Text: bankruptcy@cavps.com	Sep 07 2022 04:06:00	Calvary SPV, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
13973980	Email/PDF: bncnotices@becket-lee.com	Sep 07 2022 04:04:51	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13929276	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 07 2022 04:15:57	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
13929261	+ Email/Text: mrdiscen@discover.com	Sep 07 2022 04:06:00	Discover Bank, 502 E. Market Street, Greenwood, DE 19950-9700
13935176	Email/Text: mrdiscen@discover.com	Sep 07 2022 04:06:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13929262	Email/Text: ECF@fayservicing.com	Sep 07 2022 04:06:00	Fay Servicing Llc, 939 W North Ave, Chicago, IL 60642
14346400	Email/Text: ECF@fayservicing.com	Sep 07 2022 04:06:00	Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
13929260	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 07 2022 04:04:33	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
13929264	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 07 2022 04:06:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
13992496	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 07 2022 04:06:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13929265	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 07 2022 04:06:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
13996213	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 07 2022 04:04:36	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13930204	+ Email/PDF: rmscedi@recoverycorp.com	Sep 07 2022 04:04:42	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13929269	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 07 2022 04:04:42	Portfolio Recovery & Affiliates, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952
13935749	+ Email/PDF: ebn_ais@aisinfo.com	Sep 07 2022 04:04:50	T Mobile/T-Mobile USA Inc, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
13999369	+ Email/Text: bncmail@w-legal.com	Sep 07 2022 04:06:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13929271	+ Email/Text: bncmail@w-legal.com	Sep 07 2022 04:06:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
13933622	+ Email/Text: ecfbnc@aldridgepite.com	Sep 07 2022 04:06:00	U.S. ROF IV Legal Title Trust 2015-1, by U.S. Bank, c/o ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
14014888	Email/Text: EDBKNotices@ecmc.org	Sep 07 2022 04:06:00	US Department of Education, PO Box 16448, St. Paul, MN 55116-0448
13929272	+ Email/Text: BAN5620@UCBINC.COM	Sep 07 2022 04:06:00	United Collections Bureau, 5620 Southwyck Blvd, Toledo, OH 43614-1501
13942110	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Sep 07 2022 04:06:00	VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
13967148	Email/PDF: ebn_ais@aisinfo.com	Sep 07 2022 04:04:42	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
13929277	+ Email/Text: vci.bkcy@vwcredit.com	Sep 07 2022 04:06:00	Volkswagen Credit, Inc, 1401 Franklin Blvd, Libertyville, IL 60048-4460

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Sep 06, 2022

Form ID: 138OBJ

Total Noticed: 50

13937452	Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Sep 07 2022 04:15:57	Wells Fargo Bank N.A., dba Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657
14567301	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Sep 07 2022 04:16:02	Wells Fargo Bank, N.A., 3476 Stateview Blvd, Fort Mill, South Carolina 29715-7200
13957764	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Sep 07 2022 04:16:02	Wells Fargo Bank, N.A., MAC N9286-01Y, P. O. Box 1629, Minneapolis, MN 55440-1629

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13929266	*+	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
13929267	*+	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
13929268	*+	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
13929274	*+	Us Dept Ed, Ecmc/Bankruptcy, Po Box 16408, St Paul, MN 55116-0408

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2022 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
BRAD J. SADEK	on behalf of Debtor James R. Duck Jr. brad@sadeklaw.com, bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
BRAD J. SADEK	on behalf of Joint Debtor Diane T. Duck brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
KELLY LYN EBERLE	on behalf of Creditor Bucks County Tax Claim Bureau keberle@grimlaw.com ksaborsky@grimlaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
LAUREN MOYER	on behalf of Creditor Wilmington Savings Fund Society FSB lmoyer@friedmanvartolo.com
REBECCA ANN SOLARZ	on behalf of Creditor U.S. ROF IV Legal Title Trust 2015-1 By U.S. Bank National Association, As Legal Title Trustee

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Sep 06, 2022

Form ID: 138OBJ

Total Noticed: 50

bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor U.S. ROF IV Legal Title Trust 2015-1 by U.S. Bank National Association, as Legal Title Trustee
bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: James R. Duck, Jr. and Diane T. Duck
Debtor(s)

Case No: 17-13897-mdc
Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 9/6/22